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	AA	US 2003/0093458	5/15/03	Poindexter et al	ter et al.				
	AB	4,750,119	6/7/88	Cohen et al.	4				
	AC	4,799,156	1/17/89	Shavit et al.	et al.				
	AD	4,876,648	10/24/89	Lloyd					
	AE 5,239,462 8/24/93 Jo		Jones et al.	Jones et al.					
	AF	5,297,031	5,297,031 3/22/94 Gutter		man et al.				
	AG 5,500, 793 3/19/96 Der		Deming, Jr. et a	Deming, Jr. et al.					
	AH	5,508,913	4/16/96	Yamamoto et al	oto et al.				
AI		5,560,005	9/24/96	Hoover et al.					
	AJ	5,576,951	11/19/96	Lockwood		ļ			
	AK	5,584,025	12/10/96		thley et al.				
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	AM		"Novell and AT&T 'Go Public' Wil jtly offer AT&T Netware Connect Public Data", © 1994 Gralla Publications © 19## Miller Freeman, Inc., © 1994 Information Access Company, July 1, 1994, ISSN: 104: 9472, 2 pgs.						
	AN	Conroy, Bill, The Business Journal-Phoenix & the Valley of the Sun, "Citicorp Test-Markets Device That Simplifies Home Banking", ⊚ 1990 UMI, Inc., Vol. 10; No. 51; Sec. 1: pg. 16.							
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	AP		'Car Ioan, c	anned corn", USA	Today, © 1994, July				
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	AQ	5,592,375	1 <i>/7/</i> 97	Salmon et al.						
	AR	4,750,119	3/11/97	Dykstra et al.		1				
	AS	5,742,775	4/21/98	King						
	AT	5,765,144	6/9/98	Larche et al.		ļ				
	AU	5,778,178	<i>7/7/</i> 98	Arunachalam						
	AV	5,820,386	10/13/98	Sheppard, II		-				
	AW	5,987,434	11/16/99	Libman						
	AX	5,987,500	11/16/99	Arunachalam		-				
	AY	5,999,908	12/7/99	Abelow		+				
	ΑZ	6,338,074	1/8/02	Poindexter et a						
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	BB BC	Kantrow, Yvet	te D., "Elec	tronic Network	ions", Banking Techn Will Link Car Dealers Banker Inc. The Ame	to Many L	enders; Goal I	ls to Crea	te a Form	
	BD	 EFT Transfer System". © 1988 American Banker, Inc., The American Banker, February 18, 1988. McCall, William, "Microsoft, Banks Team Up to Provide Home Banking", August 3, 1994, The Associated Press. 								
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	BS	Thornton, Emi	ly, "Going	Belly-up in Japan'	, International Busine	ss; Japan,		5, pg. 54,	May 5,		
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